

**Fill in this information to identify the case:**

Debtor 1 Roger Allen Stief

Debtor 2 Marie Daphane Stief  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 17-31770-jpg

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Name of creditor: Trustee of the FW Series I Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to  
identify the debtor's account: 5 2 9 6

Date of payment change:  
Must be at least 21 days after date  
of this notice 10/01/2021

New total payment: \$ 722.32  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 199.77 New escrow payment: \$ 190.43

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Roger Allen Stief**

First Name Middle Name Last Name

Case number (if known) **17-31770-jpg****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Molly Slutsky Simons

Signature

Date **08/18/2021**

Print:

**Molly Slutsky Simons**

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

**Sottile & Barile, Attorneys at Law**

Address

**394 Wards Corner Road, Suite 180**

Number Street

**Loveland**

City

**OH**

State

**45140**

ZIP Code

Contact phone

**513-444-4100**Email **bankruptcy@sottileandbarile.com**

ROGER A STIEF  
177 W BROWN AVE  
CAREY OH 43316

Analysis Date: August 13, 2021

Property Address: 177 WEST BROWN AVENUE CAREY, OH 43316

Final

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from Sept 2020 to Sept 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Oct 01, 2021:</b>
Principal & Interest Pmt:	531.89	531.89
Escrow Payment:	199.77	190.43
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$731.66	\$722.32

<b>Escrow Balance Calculation</b>	
Due Date:	Jul 01, 2021
Escrow Balance:	190.42
Anticipated Pmts to Escrow:	599.31
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$789.73

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	398.50	409.94
Sep 2020	199.26	185.12		*		597.76	595.06
Oct 2020	199.26			*		797.02	595.06
Nov 2020	199.26	199.77		*		996.28	794.83
Dec 2020	199.26	199.77		*		1,195.54	994.60
Jan 2021	199.26	370.24		*		1,394.80	1,364.84
Feb 2021	199.26		544.55	528.07	* County Tax	1,049.51	836.77
Mar 2021	199.26	185.12		*		1,248.77	1,021.89
Apr 2021	199.26	370.24		*		1,448.03	1,392.13
May 2021	199.26	185.12		*		1,647.29	1,577.25
Jun 2021	199.26	185.12		*		1,846.55	1,762.37
Jun 2021				526.07	* County Tax	1,846.55	1,236.30
Jul 2021	199.26	185.12	542.55		* County Tax	1,503.26	1,421.42
Jul 2021				1,231.00	* Homeowners Policy	1,503.26	190.42
Aug 2021	199.26		1,304.00		* Homeowners Policy	398.52	190.42
					Anticipated Transactions	398.52	190.42
Aug 2021		399.54					589.96
Sep 2021		199.77					789.73
	\$2,391.12	\$2,664.93	\$2,391.10	\$2,285.14			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 2,391.10. Under Federal law, your lowest monthly balance should not have exceeded 398.52 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 398.52. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	789.73	571.27
Oct 2021	190.43			980.16	761.70
Nov 2021	190.43			1,170.59	952.13
Dec 2021	190.43			1,361.02	1,142.56
Jan 2022	190.43			1,551.45	1,332.99
Feb 2022	190.43	528.07	County Tax	1,213.81	995.35
Mar 2022	190.43			1,404.24	1,185.78
Apr 2022	190.43			1,594.67	1,376.21
May 2022	190.43			1,785.10	1,566.64
Jun 2022	190.43			1,975.53	1,757.07
Jul 2022	190.43	526.07	County Tax	1,639.89	1,421.43
Aug 2022	190.43	1,231.00	Homeowners Policy	599.32	380.86
Sep 2022	190.43			789.75	571.29
	<u>\$2,285.16</u>	<u>\$2,285.14</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 380.86. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 380.86 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 789.73. Your starting balance (escrow balance required) according to this analysis should be \$571.27. This means you have a surplus of 218.46.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 2,285.14. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	190.43
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$190.43</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
TOLEDO DIVISION**

In Re:

Case No. 17-31770-jpg

Roger Allen Stief  
Marie Daphane Stief

Chapter 13

Debtors.

Judge John P. Gustafson

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**CERTIFICATE OF SERVICE**

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I certify that on August 18, 2021, a true and correct copy of this Notice of Mortgage Payment Change was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Patti Baumgartner-Novak, Debtors' Counsel  
pmbn@buckeye-express.com

Elizabeth A. Vaughn, Trustee  
13ecfnotices@chapter13toledo.com

Office of the U.S. Trustee  
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Roger Allen Stief, Debtor  
Marie Daphane Stief, Debtor  
177 W. Brown Ave.  
Carey, OH 43316

Respectfully Submitted,

/s/ Molly Slutsky Simons

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